

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-5 (canceled)

Claim 6 (new): A method comprising:

maintaining a first electronic record of a plurality of cash accounts of an entity, each of the cash accounts including a monetary amount;

maintaining a second electronic record of a plurality of investment accounts of the entity, each of the investment accounts including a monetary amount;

determining cash receipts of the entity for a time period;

determining expenditures of the entity for the time period;

identifying a monetary change in the first electronic record for the time period based upon the determined cash receipts and the determined expenditures for the time period;

determining whether cash in the plurality of cash accounts is available to meet the determined expenditures over the time period;

upon determining cash in the plurality of cash accounts is available to meet the determined expenditures over the time period, identifying remaining cash in the plurality of cash accounts after allocation of cash for the determined expenditures;

adding the identified remaining cash with the monetary amounts of the plurality of investment accounts to find total assets;

determining whether the monetary amounts of the plurality of investment accounts exceed a percent threshold of the total assets, wherein the percent threshold is above 90%;

upon determining that the monetary amounts of the plurality of investment accounts does not exceed the percent threshold of the total assets, adjusting the plurality of investment accounts to include a portion of the identified remaining cash so the monetary amounts of the plurality of investment accounts exceeds the percent threshold of the total assets; and

revising the first and second electronic records in response to the adjusted plurality of investments accounts.

Claim 7 (new): The method of claim 6, wherein the time period is a period of one month.

Claim 8 (new): The method of claim 6, wherein the entity is a government municipality.

Claim 9 (new): The method of claim 6, further comprising:

determining cash receipts of the entity for a second time period;

determining expenditures of the entity for the second time period;

identifying a monetary change in the first electronic record for the second time period based upon the determined cash receipts and the determined expenditures for the second time period;

determining whether cash in the plurality of cash accounts is available to meet the determined expenditures over the second time period;

upon determining cash in the plurality of cash accounts is available to meet the determined expenditures over the second time period, identifying second remaining cash in the plurality of cash accounts after allocation of cash for the determined expenditures over the second time period;

adding the identified second remaining cash with the monetary amounts of the plurality of investment accounts to find new total assets;

determining whether the monetary amounts of the plurality of investment accounts exceed a percent threshold of the new total assets, wherein the percent threshold is above 90%;

upon determining that the monetary amounts of the plurality of investment accounts does not exceed the percent threshold of the new total assets, adjusting the plurality of investment accounts to include a portion of the identified second remaining cash so the monetary amounts of the plurality of investment accounts exceeds the percent threshold of the new total assets; and

revising the first and second electronic records in response to the adjusted plurality of investments accounts.

Claim 10 (new): The method of claim 9, further comprising:

determining cash receipts of the entity for predetermined historical time periods;
determining expenditures of the entity for the predetermined historical time periods; and
revising the first and second electronic records to include the determined cash receipts and expenditures for the predetermined historical time periods.

Claim 11 (new): The method of claim 10, wherein the predetermined historical time periods are a specific number of months.

Claim 12 (new): The method of claim 1, further comprising:

determining cash receipts of the entity for predetermined historical time periods;
determining expenditures of the entity for the predetermined historical time periods; and
revising the first and second electronic records to include the determined cash receipts and expenditures for the predetermined historical time periods.

Claim 13 (new): The method of claim 12, wherein the predetermined historical time periods are a specific number of months.

Claim 14 (new): A graphical user interface stored on a computer-readable medium associated with a computer, the graphical user interface configured to:

maintain a first electronic record of a plurality of cash accounts of an entity, each of the cash accounts including a monetary amount;
maintain a second electronic record of a plurality of investment accounts of the entity, each of the investment accounts including a monetary amount;
determine cash receipts of the entity for a time period;
determine expenditures of the entity for the time period;
identify a monetary change in the first electronic record for the time period based upon the determined cash receipts and the determined expenditures for the time period;

determine whether cash in the plurality of cash accounts is available to meet the determined expenditures over the time period;

upon determining cash in the plurality of cash accounts is available to meet the determined expenditures over the time period, identify remaining cash in the plurality of cash accounts after allocation of cash for the determined expenditures;

add the identified remaining cash with the monetary amounts of the plurality of investment accounts to find total assets;

determine whether the monetary amounts of the plurality of investment accounts exceed a percent threshold of the total assets, wherein the percent threshold is above 90%;

upon determining that the monetary amounts of the plurality of investment accounts does not exceed the percent threshold of the total assets, adjust the plurality of investment accounts to include a portion of the identified remaining cash so the monetary amounts of the plurality of investment accounts exceed the percent threshold of the total assets; and

revise the first and second electronic records in response to the adjusted plurality of investments accounts.

Claim 15 (new): A computer-readable medium storing computer-executable instructions that, when executed by a computer, cause the computer to perform a method of:

maintaining a first electronic record of a plurality of cash accounts of an entity, each of the cash accounts including a monetary amount;

maintaining a second electronic record of a plurality of investment accounts of the entity, each of the investment accounts including a monetary amount;

determining cash receipts of the entity for a time period;

determining expenditures of the entity for the time period;

identifying a monetary change in the first electronic record for the time period based upon the determined cash receipts and the determined expenditures for the time period;

determining whether cash in the plurality of cash accounts is available to meet the determined expenditures over the time period;

upon determining cash in the plurality of cash accounts is available to meet the determined expenditures over the time period, identifying remaining cash in the plurality of cash accounts after allocation of cash for the determined expenditures;

adding the identified remaining cash with the monetary amounts of the plurality of investment accounts to find total assets;

determining whether the monetary amounts of the plurality of investment accounts exceed a percent threshold of the total assets, wherein the percent threshold is above 90%;

upon determining that the monetary amounts of the plurality of investment accounts does not exceed the percent threshold of the total assets, adjusting the plurality of investment accounts to include a portion of the identified remaining cash so the monetary amounts of the plurality of investment accounts exceeds the percent threshold of the total assets; and

revising the first and second electronic records in response to the adjusted plurality of investments accounts.

Claim 16 (new): The computer-readable medium of claim 15, the instructions further comprising:

determining cash receipts of the entity for a second time period;

determining expenditures of the entity for the second time period;

identifying a monetary change in the first electronic record for the second time period based upon the determined cash receipts and the determined expenditures for the second time period;

determining whether cash in the plurality of cash accounts is available to meet the determined expenditures over the second time period;

upon determining cash in the plurality of cash accounts is available to meet the determined expenditures over the second time period, identifying second remaining cash in the plurality of cash accounts after allocation of cash for the determined expenditures over the second time period;

adding the identified second remaining cash with the monetary amounts of the plurality of investment accounts to find new total assets;

determining whether the monetary amounts of the plurality of investment accounts exceed a percent threshold of the new total assets, wherein the percent threshold is above 90%;

upon determining that the monetary amounts of the plurality of investment accounts does not exceed the percent threshold of the new total assets, adjusting the plurality of investment accounts to include a portion of the identified second remaining cash so the monetary amounts of the plurality of investment accounts exceeds the percent threshold of the new total assets; and

revising the first and second electronic records in response to the adjusted plurality of investments accounts.

Claim 17 (new): The computer-readable medium of claim 15, the instructions further comprising:

determining cash receipts of the entity for predetermined historical time periods;

determining expenditures of the entity for the predetermined historical time periods; and

revising the first and second electronic records to include the determined cash receipts and expenditures for the predetermined historical time periods.

Claim 18 (new): A system for managing cash comprising:

means for maintaining a first electronic record of a plurality of cash accounts of an entity, each of the cash accounts including a monetary amount;

means for maintaining a second electronic record of a plurality of investment accounts of the entity, each of the investment accounts including a monetary amount;

means for determining cash receipts of the entity for a time period;

means for determining expenditures of the entity for the time period;

means for identifying a monetary change in the first electronic record for the time period based upon the determined cash receipts and the determined expenditures for the time period;

means for determining whether cash in the plurality of cash accounts is available to meet the determined expenditures over the time period;

upon determining cash in the plurality of cash accounts is available to meet the determined expenditures over the time period, means for identifying remaining cash in the plurality of cash accounts after allocation of cash for the determined expenditures;

means for adding the identified remaining cash with the monetary amounts of the plurality of investment accounts to find total assets;

means for determining whether the monetary amounts of the plurality of investment accounts exceed a percent threshold of the total assets, wherein the percent threshold is above 90%;

upon determining that the monetary amounts of the plurality of investment accounts does not exceed the percent threshold of the total assets, means for adjusting the plurality of investment accounts to include a portion of the identified remaining cash so the monetary amounts of the plurality of investment accounts exceeds the percent threshold of the total assets; and

means for revising the first and second electronic records in response to the adjusted plurality of investments accounts.